

Information to identify the case:

Debtor 1	<u>Daisy Ortiz</u>	Social Security number or ITIN	xxx-xx-4042
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14808-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daisy Ortiz
aka Daisy Jordan

5/20/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daisy Ortiz
Debtor

Case No. 19-14808-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 20, 2022

User: admin
Form ID: 318

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	Daisy Ortiz, Harrison Avenue, Apartment 3, Harrison, NJ 07029
aty	+ Casey M Egger, 446 Morris Avenue, 1st Floor, Springfield, NJ 07081-1194
r	+ Keller Williams City Life JC, 191 Columbus Drive, Jersey City, NJ 07302-3453
518072835	+ AmeriHome Mortgage, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518072838	+ Celentano, Stadtmauer & Walentowics, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
518072841	+ Hackensack University Medical Center, 60 2nd St -4th Floor, Hackensack, NJ 07601-2000
518072844	+ Mehling Orthopedics, LLC, 214 State Street - Suite 101, Hackensack, NJ 07601-5521
518072855	+ Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
518072856	+ Wf/home Pr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 20 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	May 21 2022 00:38:00	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518238342	EDI: GMACFS.COM	May 21 2022 00:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255465	+ EDI: AISACG.COM	May 21 2022 00:38:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518072832	+ EDI: GMACFS.COM	May 21 2022 00:38:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518151140	EDI: GMACFS.COM	May 21 2022 00:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518072833	+ EDI: GMACFS.COM	May 21 2022 00:38:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518251670	+ Email/Text: BKelectronicnotices@cenlar.com	May 20 2022 20:41:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518072837	EDI: CAPITALONE.COM	May 21 2022 00:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518072836	+ EDI: CAPITALONE.COM	May 21 2022 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285,

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			Salt Lake City, UT 84130-0285
518136984	+ EDI: AIS.COM	May 21 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518190150	Email/PDF: bncnotices@becket-lee.com	May 20 2022 20:46:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518072839	+ EDI: CITICORP.COM	May 21 2022 00:38:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518072840	+ EDI: CITICORP.COM	May 21 2022 00:38:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518072853	+ EDI: CITICORP.COM	May 21 2022 00:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518072854	+ EDI: CITICORP.COM	May 21 2022 00:38:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518246825	EDI: Q3G.COM	May 21 2022 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518072843	+ Email/Text: PBNCNotifications@peritussservices.com	May 20 2022 20:41:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518072842	+ Email/Text: PBNCNotifications@peritussservices.com	May 20 2022 20:41:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518579306	Email/PDF: resurgentbknofications@resurgent.com	May 20 2022 20:46:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579305	Email/PDF: resurgentbknofications@resurgent.com	May 20 2022 20:46:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518072845	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 20:42:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518072846	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 20:42:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
518184376	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2022 20:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518072848	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518247139	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, C/O Comenity Capital Bank, POB 41067, Norfolk VA 23541
518247115	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Ann Taylor/Loft, POB 41067, Norfolk VA 23541
518247028	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518249728	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518247035	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518249753	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518246943	EDI: PRA.COM	May 21 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518072847	+ EDI: RECOVERYCORP.COM	May 21 2022 00:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

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518159702	+ Email/Text: bncmail@w-legal.com	May 20 2022 20:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518539776	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518073095	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518072849	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518072850	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518072851	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518072852	+ EDI: RMSC.COM	May 21 2022 00:38:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
518200149	EDI: WFFC.COM	May 21 2022 00:38:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518072834	##+	AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor, Woodland Hills, CA 91367-7091

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
Bruce H Levitt	on behalf of Debtor Daisy Ortiz blevitt@levittslafkes.com sslafkes@levittslafkes.com ; lspcattorneys@gmail.com ; hbr69524@notify.bestcase.com ; lsbankruptcyntices@gmail.com
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcaron@kmlawgroup.com , bkgroup@kmlawgroup.com
Jay L. Lubetkin	jlubetkin@rtlawfirm.com NJ57@ecfbis.com , lvala@rtlawfirm.com , rgaydos@rtlawfirm.com , mtuohey@rtlawfirm.com

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Rebecca Ann Solarz

on behalf of Creditor AmeriHome Mortgage Company LLC rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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